

LAW OFFICE OF GREGORY JAVARDIAN, LLC
BY: MARY F. KENNEDY, ESQUIRE
ID# 77149
1310 Industrial Blvd.
1st Floor, Suite 101
Southampton, PA 18966
(215) 942-9690
Attorney for Citizens Bank, N.A. s/b/m to Citizens Bank of
Pennsylvania

Hearing Date: **September 26,
2023, at 10:30 am in Courtroom
2, United States Bankruptcy
Court, 900 Market Street,
Philadelphia, PA 19107**

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

Matthew Avender

Debtor(s)

Chapter 13 Proceeding

19-13347 MDC

**MOTION OF CITIZENS BANK, N.A. S/B/M TO CITIZENS BANK OF
PENNSYLVANIA FOR RELIEF OF FROM THE AUTOMATIC STAY**

AND NOW, comes secured Creditor, Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania (Movant) by and through its counsel, Mary F. Kennedy, and files this Motion to obtain an order for Relief from the Automatic Stay due to debtor(s) failure to provide Movant with adequate protection of its interest in the property which is the basis of the creditor's security.

1. On or about May 24, 2019, Debtor(s) filed a Chapter 13 Bankruptcy Petition.
2. On November 7, 2017, the debtor executed a Mortgage and Note to Citizens Bank of Pennsylvania in the amount of \$184,000.00 and secured by the property located at 7950 Large St., Philadelphia, PA 19152, referred to as the "property." The Mortgage was recorded on December 12, 2017 in the Philadelphia County Recorder of Deeds Office at Document ID.# 53302730 (See Exhibit "A" attached).
3. The debtor is presently in arrears post-petition for three (3) months, July 13, 2023 to August 13, 2023. The total arrears which include \$1,238.00 for attorney fees and costs is \$4,519.28.
4. Movant wishes to have the automatic stay terminated to permit Movant to complete foreclosure on its mortgage.

5. Pursuant to 11 U.S.C.A. section 362 (d) (1), cause exists to grant Movant relief from the stay.
6. Movant requests that if relief from the stay is granted that Federal Rule of Bankruptcy Procedure 3002.1 be waived.

WHEREFORE, Movant respectfully requests this Honorable Court ORDER:

That Relief from the Automatic Stay be granted to Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania to proceed with foreclosure action to obtain all other Relief available under Non-Bankruptcy Law. That the relief granted by the Court will survive the conversion of this bankruptcy case to a case under any other Chapter of the Bankruptcy Code. And that bankruptcy Rule 4001(a)(3) is not applicable, and Movant is allowed to immediately proceed with foreclosure and all other relief available under the non-bankruptcy law. That Federal Rule of Bankruptcy Procedure 3002.1 is no longer applicable. Furthermore, Movant respectfully requests that reasonable attorney fees and costs associated with this Motion be awarded to Movant.

RESPECTFULLY SUBMITTED,

/s/ MARY F. KENNEDY, ESQ.

Dated: August 28, 2023